

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Louis J Jones, Jr.  
Debtor

Case No. 21-40537-tnap  
Chapter 7

District/off: 0647-4  
Date Rcvd: May 12, 2021

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 21

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2021:**

Recip ID	Recipient Name and Address
db	+ Louis J Jones, Jr., 387 Jackson Street, Campbell, OH 44405-1850
tr	+ Richard G. Zellers, Richard G. Zellers & Associates, 3695 Boardman-Canfield Road, Bldg. B, Suite 300, Canfield, OH 44406-9009
26923216	+ Belmont Pines Hospital, 615 Churchill-Hubbard Road, Youngstown, OH 44505-1379
26923226	Mahoning County CSEA, 345 Oak Hill Ave, P.O. Box 119, Youngstown, OH 44501-0119
26923225	+ Mahoning County Court #2, 8110 Market Street, Youngstown, OH 44512-6243
26923227	+ Mandarich Law Group, P.O. Box 109032, Chicago, IL 60610-9032

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bbillec@ohiolegalcclinic.com	May 12 2021 21:08:00	Brett Billec, 26 Market Street, Suite 1001, Youngstown, OH 44503
ust	+ Email/Text: ustregion09.ecf@usdoj.gov	May 12 2021 21:09:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
26923215	EDI: TSYS2.COM	May 13 2021 00:33:00	Barclay's Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
26923217	EDI: CAPITALONE.COM	May 13 2021 00:33:00	Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
26923218	+ EDI: CONVERGENT.COM	May 13 2021 00:33:00	Convergent Outsourcing, 800 SW 39th Street, Suite 100, P.O. Box 9004, Renton, WA 98057-9004
26923219	Email/PDF: creditonebknotifications@resurgent.com	May 12 2021 21:22:13	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
26923221	EDI: BLUESTEM	May 13 2021 00:33:00	Fingerhut, P.O. Box 166, Newark, NJ 07101-0166
26923223	EDI: AMINFOFP.COM	May 13 2021 00:33:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
26923222	+ EDI: AMINFOFP.COM	May 13 2021 00:33:00	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
26923224	+ Email/PDF: resurgentbknotifications@resurgent.com	May 12 2021 21:21:24	LVNV Funding, 55 Beattie Place #110, Greenville, SC 29601-5115
26923228	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 12 2021 21:21:17	Merrick Bank, P.O. Box 30537, Tampa, FL 33630-3537
26923229	+ EDI: CBS7AVE	May 13 2021 00:33:00	Montgomery Ward, P.O. Box 2855, Monroe, WI 53566-8055
26923230	EDI: PRA.COM	May 13 2021 00:33:00	Portfolio Recovery Associates, P.O. Box 12914,

26924309	+ EDI: RECOVERYCORP.COM	Norfolk, VA 23541
		May 13 2021 00:33:00
26923231	+ EDI: WFFC.COM	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
		May 13 2021 00:33:00
		Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
26923220	##+	Donnita Decembly, 8137 Prospect Ave, Warren, MI 48089-2974

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2021 at the address(es) listed below:

Name	Email Address
Brett Billec	on behalf of Debtor Louis J Jones Jr. bbillec@ohiolegalclinic.com, nkrenisky@ohiolegalclinic.com;rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclientinc.com;billecbr51159@notify.bestcase.com;br51159@notify.bestcase.com
Richard G. Zellers	RGZTRUSTEE@gmail.com oh10@ecfcbis.com

TOTAL: 2

**Information to identify the case:**

Debtor 1 Louis J Jones Jr.  
First Name   Middle Name   Last Name

Debtor 2  
(Spouse, if filing)  
First Name   Middle Name   Last Name

United States Bankruptcy Court **Northern District of Ohio**  
Case number: **21-40537-tnap**

Social Security number or ITIN **xxx-xx-7264**  
EIN   
Social Security number or ITIN   
EIN   
Date case filed for chapter **7 5/10/21**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Louis J Jones Jr.	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	387 Jackson Street Campbell, OH 44405	
<b>4. Debtor's attorney</b> Name and address	Brett Billec 26 Market Street Suite 1001 Youngstown, OH 44503	Contact phone 330-746-7427 Email: <a href="mailto:bbillec@ohiolegalclinic.com">bbillec@ohiolegalclinic.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Richard G. Zellers Richard G. Zellers & Associates 3695 Boardman-Canfield Road Bldg. B, Suite 300 Canfield, OH 44406	Contact phone (330) 702-0780 Email: <a href="mailto:RGZTRUSTEE@gmail.com">RGZTRUSTEE@gmail.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court Federal Building & US Courthouse 10 East Commerce Street Youngstown, OH 44503	Hours open: 9:00 AM – 4:00 PM  Contact phone 330-742-0900  Date: 5/12/21
<b>7. Meeting of creditors</b>	<b>June 22, 2021 at 10:30 AM</b>	Location:  <b>341 meeting will be conducted remotely. Please check the docket or with the case trustee for procedures.</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline:</b> 8/23/21
	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	
	<b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
	Please do not file a proof of claim unless you receive a notice to do so.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	